Listing of Claims:

1.   (Currently Amended) A process for <u>assisting trust beneficiaries and trustees in deciding</u> <u>whether to convert an irrevocable trust to a proposed total return unitrust</u> ~~comparing income,~~ ~~principle and expenses of an existing trust and a proposed trust, each trust having assets, the~~ ~~process~~ comprising:

    a.   evaluating and classifying each asset in the existing <u>irrevocable</u> trust, and determining the allocation of assets;

    ~~b.   determining the type of the existing trust;~~

    <u>b</u> ~~c.~~   selecting a period for which the comparison is desired;

    <u>c</u> ~~d.~~   determining the tax rates of the income beneficiaries;

    <u>d</u> ~~e.~~   determining or identifying the current trust fees;

    <u>e</u> ~~f.~~   selecting a constant rate of income and appreciation for each asset class;

    <u>f</u> ~~g.~~   selecting among constant rates, real rates and real rates in fabricated order for purposes of comparison;

    ~~h.   selecting a proposed trust;~~

    <u>g</u> ~~i.~~   selecting each asset value, asset class and allocation of assets in the proposed trust;

    <u>h</u> ~~j.~~   selecting proposed trust fees;

    <u>i</u> ~~k~~   selecting a payer of the proposed trust's capital gains;

    <u>j</u> ~~l.~~   selecting payout rate of the proposed trust;

    <u>k</u> ~~m.~~   selecting an averaging period for the proposed trust;

    <u>l</u> ~~n.~~   calculating gains or losses of each asset;

    <u>m</u> ~~o.~~   determining the total current year payout as a percent;

    <u>n</u> ~~p.~~   applying the payout % to the prior year-end balance to determine what the current year payout should be;

    <u>o</u> ~~q.~~   selecting a basis for comparison among possible outcomes of steps (g) and (1), holding other factors constant; and

    <u>p</u> ~~r.~~   generating a visual comparison.

2.   (Previously Presented) A process of Claim 1 wherein the irate selected in step (g) is arbitrary.

3.   (Previously Presented) A process of Claim 1 wherein the rate selected in step (g) is historical.

4.	(Previously Presented) A process of Claim 1 wherein the rates selected in step (g) are historical, but structured in an arbitrary pattern.

5.	(Cancelled).

6.	(Previously Presented) A process of Claim 1 further comprising selecting, on the basis of the visual comparison, between the existing and proposed trusts.

7.	(Previously Presented) A process of Claim 6 wherein the proposed trust is selected and the process further comprises converting to the proposed trust.